

**Claims:**

1-43. (Canceled)

44. (Currently Amended) A computer implemented method for facilitating a value exchange, said method comprising:

providing to an account holder a first account, wherein said first account is associated with a mobile wireless or media service provider and is used in a mobile wireless communications device for making a purchase transaction;

associating a second account of the account holder with said first account, wherein said second account is a bank deposit, debit or credit account of the account holder;

receiving information indicative of said first account that was transmitted by said mobile wireless communications device during said purchase transaction, wherein said receiving information indicative of said first account that was transmitted by said mobile wireless communications device during said purchase transaction is performed by at least one electronic processor;

authorizing said purchase transaction, wherein said authorizing said purchase transaction is performed by at least one electronic processor;

determining a relationship between a monetary value associated with said purchase transaction and a threshold amount, wherein said determining the relationship

between said monetary value associated with said purchase transaction and said threshold amount is performed with at least one electronic processor;  
providing a payment guarantee concerning said payment transaction; wherein said guarantee is made at least in part by said mobile wireless service provider; and  
settling said purchase transaction with said [[bank]] first account when said monetary value associated with said purchase transaction is less than said threshold amount, wherein said settling said purchase transaction with said first account when said monetary value associated with said purchase transaction is less than said threshold amount is performed with at least one electronic processor; and  
causing said purchase transaction to be settled with said second account when said monetary amount of said purchase transaction is greater than said threshold amount, wherein said causing said purchase transaction to be settled with said second account when said monetary amount of said purchase transaction is greater than said threshold is performed with at least one electronic processor.

45. (Canceled)

46. (New) The method as set forth in claim 44 further comprising providing a payment guarantee concerning said purchase transaction wherein, when said purchase transaction is made with said first account, said guarantee being made at least in part by a mobile wireless service provider associated with the first account.

47. (New) The method as set forth in claim 46 wherein said providing a payment guarantee concerning said purchase transaction further comprises, when said purchase transaction is made with said second account, said guarantee being made at least in part by a provider of banking services.

48. (New) The method as set forth in claim 44 further comprising providing a payment guarantee concerning said purchase transaction wherein, when said purchase transaction is made with said first account, said guarantee is made at least in part by a provider of media services associated with the first account.

49. (New) The method as set forth in claim 48 wherein said providing a payment guarantee concerning said purchase transaction further comprises, when said purchase transaction is made with said second account, said guarantee being made at least in part by a provider of banking services.

50. (New) The method as set forth in claim 44 wherein said method further comprises providing a payment guarantee, wherein said guarantee is made at least in part by a provider of payments processing services.

51. (New) The method as set forth in claim 44 wherein said providing to an account holder a first account comprises providing to the account holder a first account that is associated with a mobile wireless voice and data communication service.

52. (New) The method as set forth in claim 44 wherein said providing to an account holder a first account comprises providing to the account holder a first account that is associated with a media service.

53. (New) The method as set forth in claim 44 wherein said associating a second account of the accountholder with the first account comprises receiving information regarding said second account based upon input on a user interface on the mobile wireless communications device.

54. (New) The method as set forth in claim 53 further comprising maintaining said second account as a default second account until it is changed by the accountholder.

55. (New) The method as set forth in claim 44 further comprising digitally maintaining information on a plurality of accountholders, wherein each said accountholder has a corresponding first account and second account, wherein said threshold amount is the same for each accountholder.

56. (New) The method as set forth in claim 44 further comprising digitally maintaining information on a plurality of accountholders, wherein each said accountholder has a corresponding first account and second account, wherein said threshold amount is individually determined for each accountholder based upon the accountholder's credit rating.

57. (New) The method as set forth in claim 44 wherein said second account comprises a bank deposit account.

58. (New) The method as set forth in claim 44 wherein said second account comprises a debit account.

59. (New) The method as set forth in claim 44 wherein said second account comprises a credit account.